

## CHAPTER 13 PLAN

10-84774

Case No.: \_\_\_\_\_

Debtor(s): Larry Powell SS#: xxx-xx-4565 Net Monthly Earnings: 0.00  
Charmaine Powell SS#: xxx-xx-2948 Number of Dependents: 1

## 1. Plan Payments:

() Debtor(s) propose to pay direct a total of \$ 421.68  weekly  bi-weekly  semi-monthly  monthly into the plan; or

() Payroll deduction Order: To \_\_\_\_\_ for  
\$ \_\_\_\_\_  weekly  bi-weekly  semi-monthly  monthly.

Length of plan is approximately 60 months, and the total amount of debt to be distributed by the Trustee is approximately \$ 25,300.80.

## II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

## A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
<b>IRS</b>	<b>Taxes and certain other debts</b>	<b>\$1,534.57</b>	<b>\$306.91</b>

B. Total Attorney Fee: \$ 2,750.00 ; \$277.00 paid pre-petition; \$ 0.00 to be paid at confirmation and \$ 309.13 per month.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

## 1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
<b>Chase Mtg</b>	<b>\$135,795.00</b>	<input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor <b>\$1,378.00</b>			<b>\$0.00</b>	<b>0.00%</b>	<b>\$0.00</b>

## 2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment to Begin
<b>Santander Consumer Usa</b>	<b>\$0.00</b>	<b>\$14,866.00</b>	<b>\$13,260.00</b>	<b>\$1,606.00</b>	<b>2007 Hyundai Santa Fe Location: 103 Silverleaf Dr, Harvest AL 35749</b>	<b>5.50%</b>	<b>\$375.45</b>	<b>Month 8</b>

## III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
<b>-NONE-</b>				

## IV. Special Provisions:

- This is an original plan.
- This is an amended plan replacing plan dated \_\_\_\_\_.
- This plan proposes to pay unsecured creditors 5 %.

 Other Provisions:**Special Intentions:**

**Island One, Inc.: Debtor is surrendering the Property to Creditor in full satisfaction of the secured claim. Creditor shall be allowed an unsecured claim for the deficiency balance owed.**

**Student loans to be subclassed and paid, to the extent possible, in years 4 and 5.**

Name/Address/Telephone/Attorney for Debtor (s)

**Melissa W. Larsen**

Date November 24, 2010

**/s/ Larry Powell**

**Larry Powell**

Signature of Debtor

**/s/ Charmaine Powell**

**Charmaine Powell**

Signature of Debtor

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